Remarks

In the 28 March 2008 Election/Restriction Requirement, the Examiner has offered an opinion that

a restriction for the above noted application is proper because it allegedly contains two

inventions. The two inventions are alleged to include the pending claims as shown below:

Invention 1 - claims 1 - 19 and 23 - 28 (Group 1); and

Invention 2 - claims 20 - 22 (Group 2);

The Examiner has also offered an opinion that alleged Invention 1 and alleged Invention 2 are

related as combination and sub-combination. As part of a response to the 28 March 2008

Election/Restriction Requirement, the Assignee is presumably expected to select a group of

claims for further examination. Accordingly the Assignee, without commenting on: whether or not

there is a legitimate basis (statutory or otherwise) for the restriction, whether or not there are

separate inventions, whether or not the alleged separate inventions are distinct and/or whether or

not the alleged relationships between the alleged inventions are in any way similar to the

relationships the Examiner has alleged exists, elects group 1 (claims 1 - 19 and 23 - 28).

Reservation of rights

The Assignee hereby explicitly reserves the right to present the previously modified and/or

canceled claims for re-examination in their original format. The cancellation or modification of

pending claims to put the instant application in a final form for allowance and issue should not to

be construed as a surrender of subject matters covered by the original claims before their

cancellation or modification.

Conclusion

The Assignee requests consideration of the instant application as amended herewith.

Respectfully submitted,

Asset Trust, Inc.

/B.J. Bennett/

B.J. Bennett, President

Date: April 26, 2008

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